

United States Bankruptcy Court  
District of Utah

In re **Donald Mattinson**  
**Kathy Mattinson**

Case No.  
Chapter

**13**

Debtor(s)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$2,519.20</b>	<b>2015 YTD: Husband Employment Income</b>
<b>\$64,707.20</b>	<b>2014: Husband Employment Income</b>
<b>\$57,712.00</b>	<b>2013: Husband Employment Income</b>

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**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$1,643.00</b>	<b>2015 YTD: Husband Retirement</b>
<b>\$19,716.00</b>	<b>2014: Husband Retirement</b>
<b>\$24,330.00</b>	<b>2013: Husband Retirement</b>
<b>\$1,903.00</b>	<b>2015 YTD: Husband Disability</b>
<b>\$22,476.00</b>	<b>2014: Husband Disability</b>
<b>\$21,801.72</b>	<b>2013: Husband Disability</b>

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**3. Payments to creditors**

None

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Beneficial/hfc Po Box 3425 Buffalo, NY 14240</b>	<b>Monthly \$1328.00</b>	<b>\$2,656.00</b>	<b>\$124,414.00</b>
<b>Gm Financial Po Box 181145 Arlington, TX 76096</b>	<b>Monthly \$234</b>	<b>\$702.00</b>	<b>\$7,762.00</b>

None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Midland Funding</b> <b>vs</b> <b>Donald &amp; Kathy Mattinson</b>	<b>Civil Suit</b>	<b>Second District Court</b>	<b>Judgment</b>
<b>NAR</b> <b>vs</b> <b>Donald &amp; Kathy Mattinson</b>	<b>Civil Suit</b>	<b>Second District Court</b>	<b>Judgment</b>

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>Johnson Mark</b> <b>PO Box 7811</b> <b>Sandy, UT 84091-7811</b>	<b>2015</b>	<b>\$2700</b>

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**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

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**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

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#### 7. Gifts

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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#### 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>The Bankruptcy Firm</b> 4850 Harrison Blvd., Suite 1 Ogden, UT 84403	<b>1/9/15</b>	<b>\$310 filing fee</b>
<b>Credit InfoNet</b> 4540 Honeywell Court Dayton, OH 45424	<b>1/9/15</b>	<b>\$40 Credit Reports</b>
<b>Abacus Credit Counseling</b> P.O. Box 261176 Encino, CA 91436	<b>1/9/15</b>	<b>\$25 Credit Counseling</b>

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#### 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

B7 (Official Form 7) (04/13)  
7

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 9, 2015

Signature /s/ Donald Mattinson  
**Donald Mattinson**  
Debtor

Date January 9, 2015

Signature /s/ Kathy Mattinson  
**Kathy Mattinson**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
District of Utah**

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>3</b>	<b>112,834.00</b>		
B - Personal Property	<b>Yes</b>	<b>13</b>	<b>20,045.03</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>153,619.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>4</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>5</b>		<b>36,745.80</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>7,185.60</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>6,435.60</b>
Total Number of Sheets of ALL Schedules		<b>34</b>			
			<b>Total Assets</b>	<b>132,879.03</b>	
			Total Liabilities	<b>190,364.80</b>	

**United States Bankruptcy Court  
District of Utah**

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>7,185.60</b>
Average Expenses (from Schedule J, Line 22)	<b>6,435.60</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	<b>7,306.34</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>25,976.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>36,745.80</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>62,721.80</b>

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
313 E 4700 S Ogden Ut 84405,	Fee simple	J	112,834.00	124,414.00

Sub-Total > **112,834.00** (Total of this page)

Total > **112,834.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property



# Weber County Parcel Search

2380 Washington Blvd Ogden, Utah

Weber County Home - Parcel Search - Interactive Maps

[Print this page](#)

Current Taxes	Ownership Info	Tax History	Property Characteristics	Delinquent Taxes
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Make a Payment Online!


[-->Back to Search](#)
[-->Back to Search Results](#)

## Property Tax Summary

Year: **2014**  to View Prior Year

**Please Be Aware:** Please Be Aware: The amounts displayed in 'View Prior Year' screens are frozen for illustration purposes to show the year end's status for the year you choose. This includes the 'balance' due amount. Please click on the 'Delinquent Taxes' menu at the top of this page if you need up-to-date 'delinquent tax' information. **If current year taxes are not paid by December 1st, they are delinquent as of December 2nd and will show as a balance due below. This delinquent balance will not be transferred to the 'Delinquent Taxes' screen (pull-down menu item above) until February 1st of next year.**

**Parcel Nbr:** 25-013-0026**Tax Area:** 24**Today:** 01/06/2015

Property Owner & Address (1/1/2014)	Market	Taxable	Rate
MATTINSON, DONALD R & KATHY MATTINSON 313 E 4700 S OGDEN UT 84405	\$112,834.00	\$62,059.00	X .014819
		<b>Net Assessment Charge</b>	\$919.65
		<b>Total Direct</b>	\$-680.61
		<b>Penalty Charge</b>	\$10.00
		<b>Sub Total</b>	\$249.04
		<b>Total Payments</b>	-
		<b>Due! Balance</b>	\$249.04

## Current Tax Detail

### Direct Charges

Type	Description	Amount	Status
43	Veterans Exemption	\$-919.65	ORIG
60	Pineview S. Ogden Cons. Dist.	\$239.04	ORIG

### Payments

Pay Date	Payee	Amount	Status
<b>Tax Status</b>			

No Record of Past Delinquent Tax History

Make a Payment Online!



Any questions concerning tax payment information should be directed to:  
**Weber County Treasurer**

[\[--> Back to Search](#)

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In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>America First Credit Union Checking &amp; Savings Account</b>	J	<b>25.03</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Refrigerator, washer, dryer, stove, microwave, freezer, beds and bedding and provisions for not more than one year</b>	J	<b>2,000.00</b>
		<b>Couch, TV, DVD, Love Seat, Stereo, Entertainment Center, Curio Cabinets, Bookshelves, End Tables, Lamps, PC, Desk</b>	J	<b>1,000.00</b>
		<b>Kitchen Table, Chairs, Dressers</b>	J	<b>500.00</b>
		<b>TV, Couch, Entertainment Center, Table &amp; Chairs</b>	J	<b>500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing</b>	J	<b>600.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
Sub-Total > (Total of this page)				<b>4,625.03</b>

3 continuation sheets attached to the Schedule of Personal Property

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total >  
(Total of this page)

**0.00**

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2009 Buick Enclave pays 411</b>	J	<b>9,195.00</b>
		<b>2009 Kia Rio pays 243</b>	J	<b>3,650.00</b>
		<b>2007 United Motors -- Monthly 94</b>	J	<b>2,525.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		<b>2 Dogs, 1 Cat, 2 Rats, Guinea Pig, Beta Fish</b>	J	<b>50.00</b>
32. Crops - growing or harvested. Give particulars.	X			
			Sub-Total > (Total of this page)	<b>15,420.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

## Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>20,045.03</b>

(Report also on Summary of Schedules)

# Transaction History

## Checking

Account Name: Checking  
 Account Number: \*\*\*\*\*5575  
 Current Balance: -\$497.19  
 Available Balance: -\$497.19  
 Dividend Earned YTD: \$0.01



Account: From: To: Category:

Checking \*\*\*5575 12/10/2014 1/9/2015  
 Description: Amount From: Amount To: Type: All types

Date	Description	Check	Category	Debit(-)	Credit(+)	Balance
1/9/2015	OVERDRAFT SERVICE FEE		UNCATEGORIZED	-\$25.00		-\$497.19
1/9/2015	VISA - 01/07 ABACUS CREDIT COUNS 800-516-3834 CA 007027		UNCATEGORIZED	-\$25.00		-\$472.19
1/7/2015	OVERDRAFT SERVICE FEE		UNCATEGORIZED	-\$25.00		-\$447.19
1/7/2015	POINT OF SALE PURCHASE US UT RIVERDALE, WAL-MART #1708 4848 SO. 900 WEST		UNCATEGORIZED	-\$108.08		-\$422.19
1/7/2015	OVERDRAFT SERVICE FEE		UNCATEGORIZED	-\$25.00		-\$314.11
1/7/2015	POINT OF SALE PURCHASE US UT RIVERDALE, WAL-MART #1708 4848 SO. 900 WEST		UNCATEGORIZED	-\$116.98		-\$289.11
1/7/2015	OVERDRAFT SERVICE FEE		UNCATEGORIZED	-\$25.00		-\$172.13
1/7/2015	POINT OF SALE PURCHASE US UT RIVERDALE, WAL-MART #1708 4848 SO. 900 WEST		UNCATEGORIZED	-\$110.11		-\$147.13
1/7/2015	OVERDRAFT SERVICE FEE		UNCATEGORIZED	-\$25.00		-\$37.02
1/7/2015	POINT OF SALE PURCHASE US UT RIVERDALE, WAL-MART #1708 4848 SO. 900 WEST		UNCATEGORIZED	-\$107.46		-\$12.02

AUTOMATIC DEPOSIT,

1/9/2015	Case 15-20180 Doc 3 Filed 01/09/15	Entered 01/09/15 16:41:03	Desc Main
1/7/2015	ALLSTATE Document	PAGE 18 OF 44 UNCATEGORIZED	\$1,125.21 \$95.44
	INSURANALLSTATE CCD		
	OVERDRAWN CHECKING FEE, CHECK # 163 FOR \$250.00 ON 01/06/15 FOR GARFF WARNER DO	UNCATEGORIZED	-\$25.00 -\$1,029.77
1/6/2015	ECHECK TRANSACTION #163 GARFF WARNER DODCHECK PYMT	<u>163</u> UNCATEGORIZED	-\$250.00 -\$1,004.77
1/6/2015	OVERDRAWN EFT FEE, \$23.63 ON 01/06/15 FOR ALLSTATE INS CO	UNCATEGORIZED	-\$25.00 -\$754.77
1/6/2015	AUTOMATIC WITHDRAWAL, ALLSTATE INS CO INS PREM WEB(S )	UNCATEGORIZED	-\$23.63 -\$729.77
1/5/2015	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00 -\$706.14
1/5/2015	VISA - 01/03 ALLSTATE *PAYMNT 800-255-7828 IL 003585	UNCATEGORIZED	-\$53.67 -\$681.14
1/3/2015	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00 -\$627.47
1/3/2015	POINT OF SALE PURCHASE US UT RIVERDALE, SAMS CLUB #668 SAM'S CLUB	UNCATEGORIZED	-\$30.00 -\$602.47
1/3/2015	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00 -\$572.47
1/3/2015	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL- MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$308.56 -\$547.47
1/2/2015	OVERDRAWN EFT FEE, \$235.00 ON 01/02/15 FOR GMFINANCIA	UNCATEGORIZED	-\$25.00 -\$238.91
1/2/2015	AUTOMATIC WITHDRAWAL, GMFINANCIA GMFINANCIA WEB(S )	UNCATEGORIZED	-\$235.00 -\$213.91
1/2/2015	FUNDS TRANSFER FROM LINE OF CREDIT TO CHECKING	UNCATEGORIZED	\$20.36 \$21.09
1/2/2015	VISA - 12/31 COMCAST CABLE COMM 800-COMCAST UT 030035	UNCATEGORIZED	-\$169.33 \$0.73
1/2/2015	FUNDS TRANSFER FROM LINE OF CREDIT TO CHECKING	UNCATEGORIZED	\$25.00 \$170.06

1/9/2015	Case 15-20180 Doc 3 Filed 01/09/15 Document	Entered 01/09/15 16:41:03	Desc Main	
1/2/2015	VISA - 12/31 MAGIC WASP SOUTH OGDEN UT 031266	PAGE 19 OF 44 UNCATEGORIZED	-\$18.00	\$145.06
1/2/2015	PURCHASE ADJUSTMENT VISA CREDIT - PURCHASE RETURN 12/30 ENTERPRISE RENT-A-CAR OGDEN UT 111111	UNCATEGORIZED	\$163.05	\$163.06
12/31/2014	DIVIDEND EARNED FOR PERIOD OF 12/01/2014 THROUGH 12/31/2014 ANNUAL PERCENTAGE YIELD EARNED IS 0.04%	UNCATEGORIZED	\$0.01	\$0.01
12/31/2014	FUNDS TRANSFER TO SAVINGS	UNCATEGORIZED	-\$2,738.61	\$0.00
12/31/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL- MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$100.16	\$2,738.61
12/31/2014	AUTOMATIC DEPOSIT, DFAS- CLEVELAND FED SALARY PPD	UNCATEGORIZED	\$1,892.36	\$2,838.77
12/30/2014	AUTOMATIC WITHDRAWAL, ALLSTATE INS CO INS PREM WEB(S )	UNCATEGORIZED	-\$225.31	\$946.41
12/30/2014	POINT OF SALE PURCHASE US UT RIVERDALE, SAMS CLUB #668 SAM'S CLUB	UNCATEGORIZED	-\$20.00	\$1,171.72
12/30/2014	POINT OF SALE PURCHASE US UT OGDEN, JOHN PARAS FURNITURE	UNCATEGORIZED	-\$150.00	\$1,191.72
12/30/2014	DEPOSIT AT OGDEN MAIN BRANCH	UNCATEGORIZED	\$237.50	\$1,341.72
12/30/2014	ONLINE BANKING FUNDS TRANSFER TO SHARE ACCOUNT:XXXXXX161-8.9 CHRISTOPHER C TATE	UNCATEGORIZED	-\$237.50	\$1,104.22
12/30/2014	ONLINE BANKING FUNDS TRANSFER TO LINE OF CREDIT	UNCATEGORIZED	-\$50.00	\$1,341.72
12/30/2014	ONLINE BANKING FUNDS TRANSFER FROM SAVINGS	UNCATEGORIZED	\$892.00	\$1,391.72
12/30/2014	AUTOMATIC DEPOSIT, VACP TREAS 310 XXVA BENEF PPD	UNCATEGORIZED	\$1,903.48	\$499.72
12/29/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00	-\$1,403.76

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12/29/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL-MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$64.54	\$1,378.76
12/27/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00	\$1,314.22
12/27/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL-MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$115.66	\$1,289.22
12/26/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00	\$1,173.56
12/26/2014	VISA - 12/23 BRADLEY A. URIE MD, PC BOUNTIFUL UT 023613	UNCATEGORIZED	-\$12.00	\$1,148.56
12/24/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00	\$1,136.56
12/24/2014	VISA - 12/22 RED ROBIN 412 LAYTON UT 022189	UNCATEGORIZED	-\$151.07	\$1,111.56
12/23/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00	-\$960.49
12/23/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL-MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$199.24	-\$935.49
12/23/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00	-\$736.25
12/23/2014	VISA - 12/20 GO! CALENDARS,GAMES,BOOKS OGDEN UT 020990	UNCATEGORIZED	-\$41.64	-\$711.25
12/22/2014	OVERDRAWN EFT FEE, \$285.00 ON 12/22/14 FOR VZ WIRELESS VW	UNCATEGORIZED	-\$25.00	-\$669.61
12/22/2014	AUTOMATIC WITHDRAWAL, VZ WIRELESS VW VZW WEBPAY WEB(S )	UNCATEGORIZED	-\$285.00	-\$644.61
12/22/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00	-\$359.61
12/22/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL-MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$29.37	-\$334.61
12/22/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00	-\$305.24
12/22/2014	POINT OF SALE PURCHASE US UT LAYTON, WAL-MART #1699 745 W HILL FIELD R	UNCATEGORIZED	-\$97.91	-\$280.24

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12/22/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$182.33
12/22/2014	VISA - 12/19 ENTERPRISE RENT-A-CAR OGDEN UT 019392	UNCATEGORIZED	-\$157.33
12/22/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$44.28
12/22/2014	VISA - 12/20 FANZZ OGDEN UT 020482	UNCATEGORIZED	-\$19.28
12/22/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL-MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	\$15.43
12/22/2014	POINT OF SALE PURCHASE US UT HILL AFB, AAFES AAFES/DMCR	UNCATEGORIZED	\$67.32
12/20/2014	POINT OF SALE PURCHASE US UT RIVERDALE, SAMS CLUB #668 SAM'S CLUB	UNCATEGORIZED	\$177.80
12/20/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL-MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	\$203.80
12/20/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WALGREENS 6016S 1550E	UNCATEGORIZED	\$221.83
12/20/2014	POINT OF SALE PURCHASE US UT OGDEN, SEARS ROEBUCK 1718 1000 NEWGATE MALL	UNCATEGORIZED	\$261.85
12/20/2014	POINT OF SALE PURCHASE US UT RIVERDALE, WAL-MART #1708 4848 SO. 900 WEST	UNCATEGORIZED	\$305.63
12/20/2014	POINT OF SALE PURCHASE US UT RIVERDALE, JO-ANN STORES INC	UNCATEGORIZED	\$633.16
12/20/2014	POINT OF SALE PURCHASE US UT RIVERDALE, BEST BUY #496 4177 RIVERDALE ROA	UNCATEGORIZED	\$673.14
12/20/2014	POINT OF SALE PURCHASE US UT RIVERDALE, GORDMANS INC. ST 1101 W	UNCATEGORIZED	\$1,112.02
12/20/2014	POINT OF SALE PURCHASE US UT RIVERDALE, PIER 1 IMPORTS 1220	UNCATEGORIZED	\$1,152.71
	POINT OF SALE PURCHASE US UT RIVERDALE,		

1/9/2015	Case 15-20180 Doc 3 Filed 01/09/15 Document 10	Entered 01/09/15 16:41:03	Page 22 of 44	UNCATEGORIZED	-\$107.77	\$1,190.80
12/20/2014	POINT OF SALE PURCHASE US UT LAYTON, TOYS R US	UNCATEGORIZED	-\$33.02		\$1,298.57	
12/20/2014	POINT OF SALE PURCHASE US UT LAYTON, KMArt 7426 2010 N MAIN	UNCATEGORIZED	-\$85.17		\$1,331.59	
12/20/2014	VISA - 12/18 T H BELL JUNIOR HIGH 541-5102462 UT 018821	UNCATEGORIZED	-\$20.80		\$1,416.76	
12/19/2014	POINT OF SALE PURCHASE US UT LAYTON, WAL-MART #1699 745 W HILL FIELD R	UNCATEGORIZED	-\$75.05		\$1,437.56	
12/19/2014	POINT OF SALE PURCHASE US UT LAYTON, GAMESTOP #338 2038 LAYT	UNCATEGORIZED	-\$42.59		\$1,512.61	
12/19/2014	POINT OF SALE PURCHASE US UT LAYTON, VANS #0324	UNCATEGORIZED	-\$105.34		\$1,555.20	
12/19/2014	POINT OF SALE PURCHASE US UT LAYTON, GAMESTOP #338 2038 LAYT	UNCATEGORIZED	-\$164.18		\$1,660.54	
12/19/2014	POINT OF SALE PURCHASE US UT RIVERDALE, WAL-MART #1708 4848 SO. 900 WEST	UNCATEGORIZED	-\$31.98		\$1,824.72	
12/19/2014	VISA - 12/17 NETFLIX.COM NETFLIX.COM CA 017985	UNCATEGORIZED	-\$8.54		\$1,856.70	
12/18/2014	POINT OF SALE PURCHASE US UT RIVERDALE, WAL-MART #1708 4848 SO. 900 WEST	UNCATEGORIZED	-\$183.91		\$1,865.24	
12/18/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL- MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$131.21		\$2,049.15	
12/18/2014	AUTOMATIC DEPOSIT, DFAS- CLEVELAND FED SALARY PPD	UNCATEGORIZED		\$1,901.44	\$2,180.36	
12/17/2014	AUTOMATIC DEPOSIT, CITIBANK, N.A. FUNDS PPD	UNCATEGORIZED		\$1,607.72	\$278.92	
12/16/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00		\$1,328.80	
12/16/2014	POINT OF SALE PURCHASE US UT SOUTH OGDEN, WAL- MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$121.06		\$1,303.80	

1/9/2015	Case 15-20180 Doc 3 Filed 01/09/15	Entered 01/09/15 16:41:03	Desc Main
12/15/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$25.00
	POINT OF SALE PURCHASE US		\$1,182.74
12/15/2014	UT SOUTH OGDEN, WAL-MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$206.56
12/12/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$951.18
12/12/2014	POINT OF SALE PURCHASE US		
12/12/2014	UT SOUTH OGDEN, WAL-MART #5206 1710 EAST SKYLINE	UNCATEGORIZED	-\$926.18
12/11/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$890.05
12/11/2014	VISA - 12/09 WM		
12/11/2014	SUPERCENTER #1708 RIVERDALE UT 009618	UNCATEGORIZED	-\$865.05
12/10/2014	OVERDRAWN EFT FEE, \$225.98 ON 12/10/14 FOR CITIFINANCIAL	UNCATEGORIZED	-\$766.32
12/10/2014	AUTOMATIC WITHDRAWAL, CITIFINANCIAL PAYMENTS WEB(S )	UNCATEGORIZED	-\$741.32
12/10/2014	OVERDRAFT SERVICE FEE	UNCATEGORIZED	-\$515.34
12/10/2014	POINT OF SALE PURCHASE US		
12/10/2014	UT RIVERDALE, JO-ANN STORES INC	UNCATEGORIZED	-\$490.34

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# Transaction History

## Share Savings

Account Name: Share Savings  
 Account Number: \*\*\*\*\*5575  
 Current Balance: \$2,764.03  
 Available Balance: \$0.03  
 Dividend Earned YTD: \$0.01  
 Reg D Count: 0

Account: From: To: Category:

Description: Amount From: Amount To: Type:

-

Date	Description	Check	Category	Debit(-)	Credit(+)	Balance
12/31/2014	DIVIDEND EARNED FOR PERIOD OF 12/01/2014 THROUGH 12/31/2014 ANNUAL PERCENTAGE YIELD EARNED IS 0.10%		UNCATEGORIZED	\$0.01		\$2,764.03
12/31/2014	SHARE TRANSFER FROM CHECKING		UNCATEGORIZED		\$2,738.61	\$2,764.02
12/30/2014	ONLINE BANKING SHARE TRANSFER TO CHECKING		UNCATEGORIZED		-\$892.00	\$25.41
12/30/2014	ONLINE BANKING SHARE TRANSFER TO LOAN NUMBER 4 JAN PAYMENT		UNCATEGORIZED	-\$94.00		\$917.41
12/30/2014	AUTOMATIC DEPOSIT, DFAS-CLEVELAND RET NET PPD		UNCATEGORIZED		\$984.79	\$1,011.41

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In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
313 E 4700 S Ogden Ut 84405,	Utah Code Ann. § 78B-5-503(2)	60,000.00	112,834.00
<b>Household Goods and Furnishings</b>			
Refrigerator, washer, dryer, stove, microwave, freezer, beds and bedding and provisions for not more than one year	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	100%	2,000.00
Couch, TV, DVD, Love Seat, Stereo, Entertainment Center, Curio Cabinets, Bookshelves, End Tables, Lamps, PC, Desk	Utah Code Ann. § 78B-5-506(1)(a)	2,000.00	1,000.00
Kitchen Table, Chairs, Dressers	Utah Code Ann. § 78B-5-506(1)(b)	2,000.00	500.00
<b>Wearing Apparel</b>			
Clothing	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	100%	600.00
<b>Animals</b>			
2 Dogs, 1 Cat, 2 Rats, Guinea Pig, Beta Fish	Utah Code Ann. § 78B-5-506(1)(c)	50.00	50.00
		Total:	66,650.00 116,984.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1380000023985575420110709			Opened 7/01/11 Last Active 12/30/14  2007 United Motors -- Monthly 94					
America First Credit U Po Box 9199 Ogden, UT 84409	H		Value \$ 2,525.00				1,464.00	0.00
Account No. 15545049			Opened 9/01/06 Last Active 12/06/14  313 E 4700 S Ogden Ut 84405,					
Beneficial/hfc Po Box 3425 Buffalo, NY 14240	J		Value \$ 112,834.00				124,414.00	11,580.00
Account No. 451837124			Opened 10/01/13 Last Active 11/20/14  2009 Kia Rio pays 243					
Gm Financial Po Box 181145 Arlington, TX 76096	H		Value \$ 3,650.00				7,762.00	4,112.00
Account No. 8683			Opened 7/01/99 Last Active 12/31/14  TV, Couch, Entertainment Center, Table & Chairs					
John Paras Furniture 3565 S. Redwood Rd Attn: Bankruptcy West Valley, UT 84119	J		Value \$ 500.00				1,669.00	1,169.00
Subtotal (Total of this page)							135,309.00	16,861.00

1 continuation sheets attached

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>518921286178</b>			<b>Opened 11/01/13 Last Active 11/20/14</b>					
<b>Wfs Financial/Wachovia Dealer Svcs Po Box 3569 Rancho Cucamonga, CA 91729</b>	<b>H</b>		<b>2009 Buick Enclave pays 411</b>					
			Value \$ <b>9,195.00</b>				<b>18,310.00</b>	<b>9,115.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			<b>18,310.00</b>	<b>9,115.00</b>
				Total (Report on Summary of Schedules)			<b>153,619.00</b>	<b>25,976.00</b>

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

**TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			CONTINGENT	UNLIQUIDATED	DISPUTED	DATED		
Account No. <b>Notice Only</b>								
IRS PO BOX 7346 Philadelphia, PA 19101-7346	J						0.00	
							0.00	0.00
Account No. <b>Notice Only</b>		<b>Taxes</b>						
Utah State Tax Commission Attn: Bankruptcy Unit 210 North 1950 West Salt Lake City, UT 84134-3340	J						0.00	0.00
							0.00	0.00
Account No.								
Account No.								
Account No.								
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims	Subtotal (Total of this page)				<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
	Total (Report on Summary of Schedules)				<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>

**In the Matter of:**

Donald Mattinson }  
Kathy Mattinson }  
Debtor(s) }  
Case No.  
Chapter 13  
Judge

**DECLARATION OF FILED TAX RETURNS**

1. On January 6, 2015, Debtor(s), Donald Mattinson and Kathy Mattinson, delivered or had already delivered all required federal or state tax returns for the taxable periods ending during the four year period before the filing of the petition. The required state tax returns are determined pursuant to Section 59-10-104.1(2) of the Utah Code.
2. Debtor acknowledges that the Court will not confirm any Chapter 13 Plan and that the case may be dismissed at or before the hearing on confirmation unless all the tax returns have been filed.
3. Debtor further acknowledges that an amended declaration will be filed and served on the Chapter 13 Trustee if further required tax returns are filed with the taxing authority after the date indicated in paragraph 1 above.

Date January 6, 2015 /s/Donald Mattinson  
Debtor Donald Mattinson

Date January 6, 2015 /s/Kathy Mattinson  
Codebtor Kathy Mattinson

Date January 6, 2015 /s/ E. Kent Winward  
E. Kent Winward, Attorney for Debtor(s)

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY THAT A COPY OF THE DECLARATION OF FILED TAX RETURNS WAS DELIVERED VIA ECF MAIL ON January 6, 2015 TO THE FOLLOWING ADDRESSES OR MAILED VIA FIRST CLASS MAIL:

Chapter 13 Trustee

IRS  
50 South 200 East  
Mail Stop 5021  
Salt Lake City, UT 84111

USTC  
210 North 1950 West  
Salt Lake City, UT 84113-7040

Dated this 6 January 2015.

/s/  
E. Kent Winward

(To be completed by all debtors)

Domestic support obligations are loosely defined to include debts owed to or recoverable by a spouse, former spouse or child of the debtor (or the child's parent, legal guardian or responsible relative) or owed to a governmental unit that are for alimony, maintenance or support (including assistance provided by a governmental unit).

I am required to provide certain notices to the holders of domestic support obligations and to any governmental child support collection agency that may be assisting the individual claim holder. **Please fill out the form below and bring the completed form to the first meeting of creditors. Your failure to do so could prevent your case from proceeding and could ultimately lead to dismissal of your case.**

Debtor Name: Donald Mattinson  
Kathy Mattinson

Case Number:

**Check Applicable Line:**

I do not owe a domestic support obligation (If this box is checked, you may sign this questionnaire without completing the remaining questions.)

I do owe a domestic support obligation (If this box is checked, please complete the rest of this questionnaire with a separate entry for each domestic support obligation owed and sign below.)

Name of domestic support obligation claim holder:

Last known address and telephone number of domestic support obligation claim holder:

I declare under penalty of perjury that the answers to the above questions/statements concerning domestic support obligations are true, complete and correct to the best of my knowledge, information and belief.

Date 6 January 2015

/s/DonaldMattinson  
Debtor Donald Mattinson

Date 6 January 2015  
/s/KathyMattinson  
Codebtor Kathy Mattinson

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
							0.00
Account No. <b>Unknown</b>			<b>2014 Collections</b>				
<b>AFES</b> 3911 S. Walton Walker Blvd Dallas, TX 75236	J						
Account No. <b>1380000023985575920101102</b>			<b>Opened 11/01/10 Last Active 12/30/14 Check Credit Or Line Of Credit</b>				
<b>America First Credit U</b> Po Box 9199 Ogden, UT 84409	H						<b>500.00</b>
Account No. <b>120019992574</b>			<b>Opened 6/01/13 Collection Attorney Hsbc Bank Nevada N.A. Its A</b>				
<b>Cach Llc/Square Two Financial</b> Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237	H						<b>934.00</b>
Account No. <b>5268350105704543</b>			<b>Opened 11/08/08 Last Active 9/30/12 Credit Card</b>				
<b>Cap One</b>	J						<b>933.00</b>
<b>4</b> continuation sheets attached				Subtotal (Total of this page)			<b>2,367.00</b>

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TED	DIS PUT ED	AMOUNT OF CLAIM
Account No. <b>6074418918100109</b>		Opened 1/01/08 Last Active 11/07/14 Partially Secured				
<b>Citifinancial 605 Munn Road Fort Mill, SC 29715</b>	H					<b>13,289.00</b>
Account No. <b>11144 94744854</b>		Opened 1/01/97 Last Active 7/15/04 Charge Account				
<b>Comenity Bank/Lane Bryant Attn: Bankruptcy Po Box 182686 Columbus, OH 43218</b>	H					<b>Unknown</b>
Account No. <b>5856375104199237</b>		Opened 10/01/11 Last Active 8/17/12 Charge Account				
<b>Comenity Bank/vctrssec Po Box 182789 Columbus, OH 43218</b>	H					<b>100.00</b>
Account No. <b>1076404</b>		Med1 Physician Group Of Utah Inc				
<b>E Partner Ne 740 E 1910 S Provo, UT 84606</b>	W					<b>85.00</b>
Account No. <b>6032201411957189</b>		Opened 2/01/04 Last Active 9/01/12 Charge Account				
<b>Gemb/walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076</b>	H					<b>634.00</b>
Sheet no. <b>1</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>14,108.00</b>

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>615175</b>  <b>Johnson Mark</b> PO Box 7811 Sandy, UT 84091-7811	J	2014 Collections				<b>1,787.46</b>
Account No. <b>Unknown</b>  <b>Ken Garf</b> PO Box 4110 Salt Lake City, UT 84110-4110	J	2012 Collections				<b>500.00</b>
Account No. <b>1183280</b>  <b>Knight Adjustment Bureau</b> 404 East 4500 South #A-34 Salt Lake City, UT 84107	J	2014 Collections				<b>2,080.34</b>
Account No. <b>6978000057858784</b>  <b>Lane Bryant Retail/soa</b> 450 Winks Ln Bensalem, PA 19020	H	Opened 1/01/97 Last Active 1/06/10 Credit Card				<b>Unknown</b>
Account No. <b>Unknown</b>  <b>Macy's</b> PO Box 8067 Mason, OH 45040	J	2012 Collections				<b>500.00</b>
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>4,867.80</b>

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LIQUIDATED	DIS PUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. <b>8560127613</b>  Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	H	Opened 8/01/13 Factoring Company Account Webbank				1,662.00
Account No. <b>8549136211</b>  Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	W	Opened 5/01/12 Factoring Company Account T-Mobile				287.00
Account No. <b>Unknown</b>  NAR, Inc. cc North American Recovery 1600 West 2200 South, Suite 410 Salt Lake City, UT 84119	J	2012 Collections				500.00
Account No. <b>6074452441174615</b>  Onemain Fi Po Box 499 Hanover, MD 21076	H	Opened 10/01/11 Last Active 11/07/14 Unsecured				3,951.00
Account No. <b>6034623321541381</b>  Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541	H	Opened 4/01/13 Factoring Company Account Ge Capital Retail Bank				3,141.00
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>9,541.00</b>

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS PUT ED	AMOUNT OF CLAIM
Account No. <b>7981924450007000</b>		<b>01 Lowes Consumer</b>				
<b>Primary Finc 3115 N 3rd Ave Phoenix, AZ 85013</b>	<b>H</b>					<b>1,363.00</b>
Account No. <b>40080114210980001</b>		<b>Opened 5/01/06 Last Active 10/31/09 Automobile</b>				
<b>Roadloans.com Attn: Bankruptcy 5201 Rufe Snow Dr Ste 400 North Richland Hills, TX 76180</b>	<b>H</b>					<b>Unknown</b>
Account No. <b>1183280</b>		<b>Opened 10/01/14 Collection Attorney Superior Water Air Loanmaste</b>				
<b>Unknown/lhc Po Box 26415 Salt Lake City, UT 84126</b>	<b>H</b>					<b>2,011.00</b>
Account No. <b>103180544186732</b>		<b>Opened 3/01/05 Last Active 6/15/05 Note Loan</b>				
<b>Wellsfargo 800 Walnut St Des Moines, IA 50309</b>	<b>H</b>					<b>Unknown</b>
Account No. <b>6035251069507627</b>		<b>Opened 12/01/08 Last Active 9/02/12 Charge Account</b>				
<b>Zale/Sterling Jewelers Attn.: Bankruptcy Po Box 1799 Akron, OH 43309</b>	<b>H</b>					<b>2,488.00</b>
Sheet no. <b>4</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>5,862.00</b>
			Total (Report on Summary of Schedules)			<b>36,745.80</b>

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Donald Mattinson,  
Kathy Mattinson**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:	
Debtor 1	<b><u>Donald Mattinson</u></b>
Debtor 2 (Spouse, if filing)	<b><u>Kathy Mattinson</u></b>
United States Bankruptcy Court for the: <b><u>DISTRICT OF UTAH</u></b>	
Case number (If known)	<hr/>

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 income as of the following date:

MM / DD/ YYYY

## Official Form B 6I

## Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

<b>Debtor 1</b>	<b>Debtor 2 or non-filing spouse</b>
<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
<b>Equipment Specialist</b> <hr/> <b>United States Air Force</b> <hr/> <b>HAFB</b> <b>HAFB, UT</b>	

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u><b>5,458.27</b></u>	\$ <u><b>0.00</b></u>
3. <b>Estimate and list monthly overtime pay.</b>	3. +\$ <u><b>0.00</b></u>	+\$ <u><b>0.00</b></u>
4. <b>Calculate gross income.</b> Add line 2 + line 3.	4. \$ <u><b>5,458.27</b></u>	\$ <u><b>0.00</b></u>

Debtor 1 **Donald Mattinson**  
 Debtor 2 **Kathy Mattinson**

Case number (if known)

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>	
<b>Copy line 4 here</b>	<b>4. \$ 5,458.27</b>	<b>\$ 0.00</b>	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>1,030.51</b>	\$ <b>0.00</b>	
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>43.66</b>	\$ <b>0.00</b>	
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>132.51</b>	\$ <b>0.00</b>	
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>53.89</b>	\$ <b>0.00</b>	
5e. <b>Insurance</b>	5e. \$ <b>188.93</b>	\$ <b>0.00</b>	
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ <b>0.00</b>	
5g. <b>Union dues</b>	5g. \$ <b>41.17</b>	\$ <b>0.00</b>	
5h. <b>Other deductions. Specify:</b> _____	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>6. \$ 1,490.67</b>	<b>\$ 0.00</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$ 3,967.60</b>	<b>\$ 0.00</b>	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>	
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ <b>0.00</b>	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>	
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ <b>0.00</b>	
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ <b>0.00</b>	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>0.00</b>	
8g. <b>Pension or retirement income</b>	8g. \$ <b>1,315.00</b>	\$ <b>0.00</b>	
8h. <b>Other monthly income. Specify:</b> <b>VA Disability</b>	8h.+ \$ <b>1,903.00</b>	+ \$ <b>0.00</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>9. \$ 3,218.00</b>	<b>\$ 0.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$ 7,185.60</b>	<b>+ \$ 0.00</b>	<b>= \$ 7,185.60</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <b>0.00</b>		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>7,185.60</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		
<b>Combined monthly income</b>			

Fill in this information to identify your case:

Debtor 1	<b>Donald Mattinson</b>
Debtor 2	<b>Kathy Mattinson</b>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<b>DISTRICT OF UTAH</b>
Case number (If known)	

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date: \_\_\_\_\_  
 MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes.

Fill out this information for  
each dependent.....

Do not state the  
dependents' names.

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

**Grand Daughter**

**3**

No

Yes

**Son**

**13**

No

Yes

**Son**

**16**

No

Yes

**Daughter**

**17**

No

Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 6I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

#### Your expenses

4. \$ **1,328.00**

##### If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>64.76</b>
4c. \$	<b>200.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>0.00</b>

Debtor 1 **Donald Mattinson**  
 Debtor 2 **Kathy Mattinson**

Case number (if known) \_\_\_\_\_

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <u>320.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>110.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>500.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>1,682.00</u>	
8. <b>Childcare and children's education costs</b>	8. \$ <u>200.00</u>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>250.00</u>	
10. <b>Personal care products and services</b>	10. \$ <u>250.00</u>	
11. <b>Medical and dental expenses</b>	11. \$ <u>250.00</u>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>450.00</u>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>225.00</u>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>38.33</u>	
15c. Vehicle insurance	15c. \$ <u>300.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>	
17. <b>Installment or lease payments:</b>	17a. \$ <u>100.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6l).</b>	18. \$ <u>0.00</u>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. <b>Other:</b> Specify: <u>SBP Costs (Life Insurance)</u>	21. +\$ <u>107.51</u>	
<b>State Income Tax Retirement</b>	+\$ <u>60.00</u>	
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>6,435.60</u>	
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>7,185.60</u>	
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>6,435.60</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>750.00</u>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		

**United States Bankruptcy Court**  
**District of Utah**In re **Donald Mattinson**  
**Kathy Mattinson**

Debtor(s)

Case No.

Chapter **13****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 36 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date January 9, 2015Signature /s/ Donald Mattinson  
**Donald Mattinson**  
DebtorDate January 9, 2015Signature /s/ Kathy Mattinson  
**Kathy Mattinson**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

**Bankruptcy Code.**

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
District of Utah**

In re Donald Mattinson  
Kathy Mattinson \_\_\_\_\_ Case No. \_\_\_\_\_  
Debtor(s) Chapter 13 \_\_\_\_\_

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Donald Mattinson**  
**Kathy Mattinson** \_\_\_\_\_  
Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

<input checked="" type="checkbox"/> <u>/s/ Donald Mattinson</u>	<u>January 9, 2015</u>
Signature of Debtor	Date
<input checked="" type="checkbox"/> <u>/s/ Kathy Mattinson</u>	<u>January 9, 2015</u>
Signature of Joint Debtor (if any)	Date

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**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.